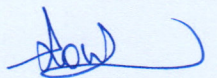
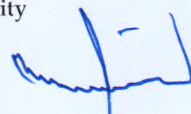
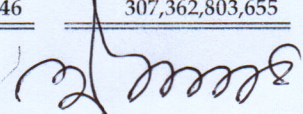


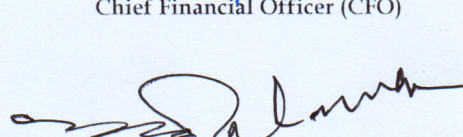
**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Balance Sheet (Un-audited)**  
**As of June 30, 2024**

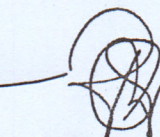
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	As on June 30, 2024	As on December 31, 2023
<b>Cash :</b>	18,292,752,582	14,141,847,918
Cash in hand	4,760,954,783	3,976,681,777
Balance with Bangladesh Bank and its agent banks	13,531,797,798	10,165,166,141
<b>Balance with other banks and financial institutions</b>	<b>25,665,557,636</b>	<b>8,782,891,248</b>
In Bangladesh	5,288,151,113	7,094,772,640
Outside Bangladesh	20,377,406,523	1,688,118,608
<b>Money at call on short notice</b>	<b>1,288,499,850</b>	<b>6,898,500,000</b>
<b>Investments :</b>	<b>106,136,090,180</b>	<b>80,098,383,601</b>
Government	101,564,234,501	75,027,444,289
Others	4,571,855,679	5,070,939,312
<b>Loans, advances &amp; lease etc:</b>	<b>184,712,107,675</b>	<b>187,891,080,043</b>
Loans, Cash Credit, Overdrafts, etc.	169,421,657,579	176,408,308,754
Bills Purchased & discounted	15,290,450,096	11,482,771,289
<b>Fixed assets including premises, furniture and fixtures</b>	<b>5,189,746,343</b>	<b>4,734,287,870</b>
<b>Other assets</b>	<b>5,403,366,980</b>	<b>4,815,812,974</b>
<b>Non-banking assets</b>		
<b>Total property &amp; assets:</b>	<b>346,688,121,246</b>	<b>307,362,803,655</b>
<u>LIABILITIES AND CAPITAL</u>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	22,261,578,166	18,620,164,944
<b>Deposits and other accounts:</b>	<b>280,405,388,524</b>	<b>244,374,529,081</b>
Current Accounts and other Accounts	65,303,361,569	53,851,897,177
Bills Payable	8,025,549,819	8,694,714,078
Savings Bank Deposits	29,798,048,291	29,700,055,529
Fixed Deposits	118,789,603,184	96,333,465,807
Short Term Deposits	21,960,972,920	18,587,171,389
Deposit Under Special Scheme	34,924,102,937	35,162,416,868
Foreign Currency Deposit	1,603,749,804	2,044,808,233
<b>Other liabilities</b>	<b>13,976,677,876</b>	<b>15,210,596,640</b>
<b>Subordinated Debt</b>	<b>8,040,000,000</b>	<b>9,100,000,000</b>
<b>Total Liabilities:</b>	<b>324,683,644,565</b>	<b>287,305,290,666</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	8,129,098,300	8,129,098,300
Statutory Reserve	8,129,098,300	8,129,098,300
Other reserves	1,797,051,355	1,304,578,889
Minority interest	1,676	1,653
Retained earnings	3,949,227,050	2,494,735,846
<b>Total Shareholders' Equity</b>	<b>22,004,476,681</b>	<b>20,057,512,989</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>346,688,121,246</b>	<b>307,362,803,655</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Off-Balance Sheet Items (Un-audited)**  
**As of June 30, 2024**

Figures in BDT

**Contingent Liabilities :**

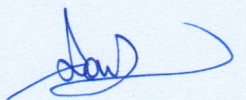
Acceptance & Endorsements  
 Letters of Guarantee  
 Irrevocable Letters of Credit  
 Bills for Collection  
 Other Contingent Liabilities  
**Total**

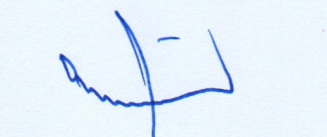
As on June 30, 2024	As on December 31, 2023
32,851,152,372	21,221,334,736
28,868,831,177	27,725,891,408
46,310,093,901	38,151,410,157
21,906,115,853	20,282,110,666
20,238,350,050	12,260,450,050
<b>150,174,543,353</b>	<b>119,641,197,018</b>

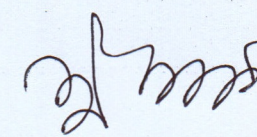
**Other Commitments:**

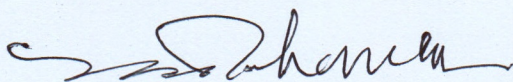
Documentary credits and short term trade related transactions  
 Forward assets purchased and forward deposits placed  
 Indrawn note issuance and revolving underwriting facilities  
 Indrawn formal standby facilities, credit lines and other commitments  
**Total**  
**Total Off-Balance Sheet items including contingent liabilities**

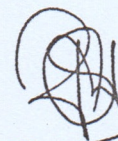
-	-
-	-
-	-
-	-
-	-
<b>150,174,543,353</b>	<b>119,641,197,018</b>

  
 Company Secretary

  
 Chief Financial officer (CFO)

  
 Managing Director

  
 Director

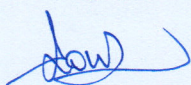
  
 Chairman

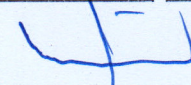


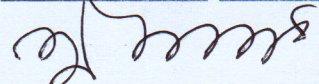
# Jamuna Bank PLC. and its Subsidiaries

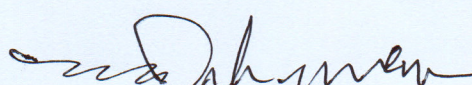
Consolidated Profit and Loss Account (Unaudited)  
For the period from January 01, 2024 to June 30, 2024

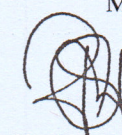
	January to June, 2024	January to June, 2023	April to June, 2024	April to June, 2023
Interest Income & profit on investment	10,020,296,118	7,317,359,248	5,297,567,794	3,667,806,579
Less: Interest/profit on deposits and borrowings	7,663,099,591	5,235,181,437	4,214,851,348	2,596,608,543
<b>Net interest income/net profit on investments</b>	<b>2,357,196,527</b>	<b>2,082,177,812</b>	<b>1,082,716,447</b>	<b>1,071,198,036</b>
Investment income	3,952,849,929	3,020,504,713	2,267,777,803	1,459,200,233
Commission, exchange and brokerage	2,686,432,337	1,705,466,683	1,569,053,132	1,121,159,259
Other operating income	522,893,254	513,761,744	282,263,023	268,841,655
	7,162,175,520	5,239,733,140	4,119,093,958	2,849,201,148
<b>Total operating income (A)</b>	<b>9,519,372,047</b>	<b>7,321,910,952</b>	<b>5,201,810,405</b>	<b>3,920,399,184</b>
Salary and allowances	2,562,735,333	2,122,306,758	1,383,360,182	1,133,503,581
Rent, Taxes, Insurance, Electricity, etc.	606,303,465	447,434,977	324,754,578	239,046,759
Legal expenses	15,848,668	8,358,838	8,006,922	4,553,510
Postage, Stamps, Telecommunication, etc.	63,803,255	58,044,371	34,198,471	28,713,741
Stationery, Printings, Advertisements, etc.	213,777,244	239,683,007	131,988,989	89,359,194
Managing Director's salary & fees	10,914,000	10,140,000	5,457,000	6,240,000
Directors' fees	7,252,237	5,034,760	3,965,722	3,004,489
Auditors' fees	575,000	402,500	373,750	201,250
Depreciation and repairs of bank's assets	390,141,933	208,761,582	211,356,426	95,501,035
Other expenses	577,484,422	512,085,142	266,842,141	273,775,111
<b>Operating expenses (B)</b>	<b>4,448,835,559</b>	<b>3,612,251,935</b>	<b>2,370,304,181</b>	<b>1,873,898,671</b>
<b>Profit before provision (C = A-B)</b>	<b>5,070,536,488</b>	<b>3,709,659,017</b>	<b>2,831,506,224</b>	<b>2,046,500,513</b>
Provision for loans and advances/investments	(159,052,569)	25,657,187	(128,510,414)	187,543,688
Provision for off balance sheet exposures	333,085,720	30,799,000	131,340,720	5,686,000
Provision for diminution in value of investments	47,908,825	8,983,021	19,060,482	4,809,522
<b>Total provision (D)</b>	<b>221,941,976</b>	<b>65,439,208</b>	<b>21,890,787</b>	<b>198,039,209</b>
<b>Profit before taxation (C-D)</b>	<b>4,848,594,512</b>	<b>3,644,219,808</b>	<b>2,809,615,437</b>	<b>1,848,461,304</b>
<b>Provision for taxation</b>				
Current tax	1,769,735,403	1,075,656,984	1,374,012,885	617,561,857
Deferred tax	1,775,683	1,733,468	851,018	330,713
<b>Total tax provision</b>	<b>1,771,511,086</b>	<b>1,077,390,452</b>	<b>1,374,863,902</b>	<b>617,892,570</b>
<b>Net profit after taxation</b>	<b>3,077,083,426</b>	<b>2,566,829,356</b>	<b>1,434,751,534</b>	<b>1,230,568,734</b>
Shareholders of JBL	3,077,083,404	2,566,829,323	1,434,751,525	1,230,568,714
Minority interest	22	33	9	19
<b>Appropriations:</b>				
Statutory reserve	-	636,841,800	-	636,841,800
Interest on perpetual bond	200,000,000	200,000,000	100,000,000	125,000,000
<b>Retained surplus during the year</b>	<b>2,877,083,426</b>	<b>1,729,987,556</b>	<b>1,334,751,534</b>	<b>468,726,934</b>
<b>Earnings per share (EPS)</b>	<b>3.79</b>	<b>3.16</b>	<b>1.76</b>	<b>1.51</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



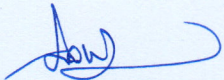
# Jamuna Bank PLC. and its Subsidiaries

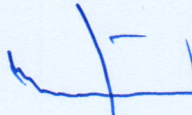
## Consolidated Cash Flow Statement (Un-audited)

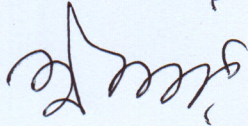
For the period from January 01, 2024 to June 30, 2024

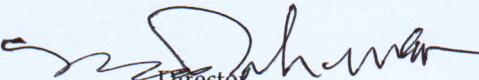
Figures in BDT

	January to June 2024	January to June 2023
<b>A) <u>Cash flows from operating activities</u></b>		
Interest/profit received	11,679,659,202	8,558,434,645
Interest/profit paid	(4,005,108,919)	(2,068,463,741)
Fees and commission received	2,686,432,337	1,705,466,683
Income received from investments	3,952,849,929	3,020,504,713
Payments to employees	(2,573,649,333)	(2,132,446,758)
Payments to suppliers	(959,589,588)	(802,111,456)
Income taxes paid	(1,487,288,739)	(1,086,647,013)
Received from other operating activities	522,893,254	513,761,744
Payments for other operating activities	(577,484,422)	(512,085,142)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>9,238,713,721</b>	<b>7,196,413,675</b>
<b><u>Increase/Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	1,519,609,284	8,272,082,271
Other assets	(587,554,006)	(838,741,517)
Deposit from other banks & customers	32,372,868,771	9,495,942,329
Other current liabilities	(1,785,135,538)	(2,497,321,891)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>31,519,788,510</b>	<b>14,431,961,193</b>
<b><u>Net cash flows from operating activities</u></b>	<b>40,758,502,231</b>	<b>21,628,374,868</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(26,037,706,579)	(732,891,605)
Purchase of property, plant & equipment	(455,458,474)	(308,600,703)
<b><u>Net cash used in investing activities</u></b>	<b>(26,493,165,053)</b>	<b>(1,041,492,307)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	3,641,413,221	(4,343,472,615)
Cash dividend paid	(1,422,592,199)	(1,311,144,887)
Issue of subordinated bond	(1,060,000,000)	(1,060,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>1,158,821,022</b>	<b>(6,714,617,502)</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>15,424,158,200</b>	<b>13,872,265,058</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>29,826,381,467</b>	<b>16,764,795,303</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>45,250,539,667</b>	<b>30,637,060,362</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



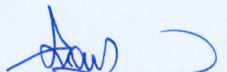
## Jamuna Bank PLC. and its Subsidiaries

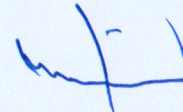
Consolidated Statement of Chnages in Equity (Un-Audited)

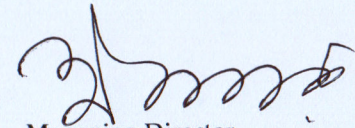
As of June 30, 2024

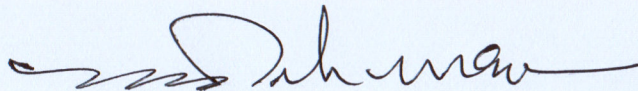
Figures in BDT


Particulars	Paid up Capital	Statutory reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Capital reserve	Retained earnings	Total	Minority Interest	Total Equity
Balance as at January 01, 2024	8,129,098,300	8,129,098,300	149,784,901	1,063,497,554	90,913,921	382,514	2,494,735,846	20,057,511,335	1,653	20,057,512,989
Surplus/ deficit on account of revaluation of investments	-	-	492,472,466	-			-	492,472,466	-	492,472,466
Minority interest								-	22	22
Dividend (Cash)		-					(1,422,592,199)	(1,422,592,199)		(1,422,592,199)
Net Profit for the period	-	-	-	-			2,877,083,404	2,877,083,404		2,877,083,404
<b>Balance as on June 30, 2024</b>	<b>8,129,098,300</b>	<b>8,129,098,300</b>	<b>642,257,366</b>	<b>1,063,497,554</b>	<b>90,913,921</b>	<b>382,514</b>	<b>3,949,227,050</b>	<b>22,004,475,005</b>	<b>1,676</b>	<b>22,004,476,681</b>
<b>Balance as on June 30, 2023</b>	<b>8,129,098,300</b>	<b>8,129,098,300</b>	<b>-</b>	<b>1,063,497,554</b>	<b>67,290,328</b>	<b>-</b>	<b>2,919,262,619</b>	<b>20,308,247,102</b>	<b>1,681</b>	<b>20,308,248,782</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

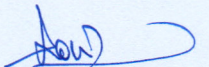
  
Chairman

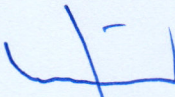


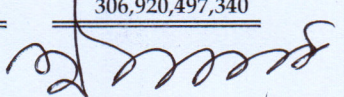
**JAMUNA BANK PLC.**  
**BALANCE SHEET (Un-audited)**

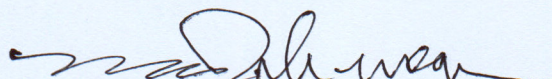
As of June 30, 2024

<u>PROPERTY AND ASSETS</u>	<b>Figures in BDT</b>	
	Aa on June 30, 2024	As on December 31, 2023
Cash :	18,292,714,119	14,141,837,927
Cash in hand	4,760,916,320	3,976,671,786
Balance with Bangladesh Bank and its agent banks	13,531,797,798	10,165,166,141
Balance with other banks and financial institutions	25,665,557,636	8,782,891,248
In Bangladesh	5,288,151,113	7,094,772,640
Outside Bangladesh	20,377,406,523	1,688,118,608
Money at call on short notice	1,288,499,850	6,898,500,000
Investments :	105,811,699,185	79,773,495,124
Government	101,536,734,501	74,991,644,289
Others	4,274,964,684	4,781,850,835
Loans, advances & lease etc:	183,491,899,563	186,760,021,437
Loans, Cash Credit, Overdrafts, etc.	168,201,449,467	175,277,250,149
Bills Purchased & discounted	15,290,450,096	11,482,771,289
Fixed assets including premises, furniture and fixtures	4,889,970,464	4,432,880,973
Other assets	6,592,473,267	6,130,870,630
Non-banking assets	-	
<b>Total property &amp; assets:</b>	<b>346,032,814,083</b>	<b>306,920,497,340</b>
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	22,261,578,166	18,620,164,944
Deposits and other accounts:	280,414,412,888	244,393,453,247
Current/ Al-wadeeah current accounts and other accounts	65,255,183,616	53,816,935,322
Bills Payable	8,025,549,819	8,694,714,078
Savings/Mudaraba savings bank deposits	29,798,048,291	29,700,055,529
Fixed/Mudaraba fixed deposits	118,789,603,184	96,333,465,807
Short Term Deposits	22,018,175,237	18,641,057,409
Deposit Under Special Scheme	34,924,102,937	35,162,416,868
Foreign Currency Deposit	1,603,749,804	2,044,808,233
Other liabilities	13,254,725,831	14,679,711,314
Subordinated Debt	8,040,000,000	9,100,000,000
<b>Total Liabilities:</b>	<b>323,970,716,884</b>	<b>286,793,329,505</b>
Capital/Shareholders' Equity		
Paid up Capital ( Ordinary shares of Tk. 10 each)	8,129,098,300	8,129,098,300
Statutory Reserve	8,129,098,300	8,129,098,300
Other Reserve	1,796,668,841	1,304,196,375
Retained earnings	4,007,231,759	2,564,774,860
<b>Total Shareholders' Equity</b>	<b>22,062,097,199</b>	<b>20,127,167,835</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>346,032,814,083</b>	<b>306,920,497,340</b>

  
Company Secretary

  
Chief Financial officer (CFO)

  
Managing Director

  
Director

  
Chairman



JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of June 30, 2024

Figures in BDT

**Contingent Liabilities :**

Acceptance & Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

**Total**

At June 30, 2024	At December 31, 2023
32,851,152,372	21,221,334,736
28,868,831,177	27,725,891,408
46,310,093,901	38,151,410,157
21,906,115,853	20,282,110,666
20,238,350,050	12,260,450,050
<b>150,174,543,353</b>	<b>119,641,197,018</b>

**Other Commitments:**

Documentary credits and short term trade related transactions

Forward assets purchased and forward deposits placed

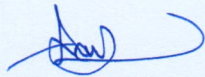
Indrawn note issuance and revolving underwriting facilities

Indrawn formal standby facilities, credit lines and other commitments

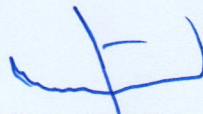
**Total**

**Total Off-Balance Sheet items including contingent liabilities**

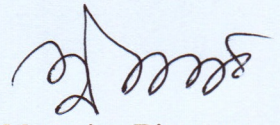
-	-
-	-
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-	-
<b>150,174,543,353</b>	<b>119,641,197,018</b>



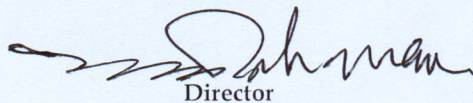
Company Secretary



Chief Financial Officer (CFO)



Managing Director



Director

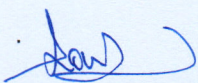


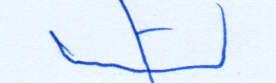
Chairman

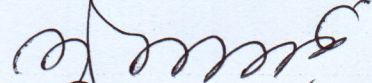


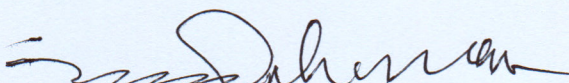
**Jamuna Bank PLC.**  
**Profit and Loss Account**  
**For the period from January 01, 2024 to June 30, 2024**

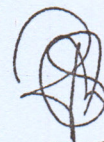
<b>Particulars</b>	<b>January to June, 2024</b>	<b>January to June, 2023</b>	<b>April to June, 2024</b>	<b>April to June, 2023</b>
Interest income/profit on investment	9,970,512,906	7,277,527,629	5,269,999,798	3,648,859,448
Less: Interest/profit paid on deposits and borrowings	7,663,099,591	5,235,181,437	4,214,851,348	2,596,608,543
<b>Net interest income</b>	<b>2,307,413,315</b>	<b>2,042,346,193</b>	<b>1,055,148,450</b>	<b>1,052,250,905</b>
Investment income	3,947,920,463	3,014,351,044	2,264,183,489	1,456,180,368
Commission, exchange and brokerage	2,665,487,107	1,688,184,748	1,558,099,598	1,110,209,430
Other operating income	521,103,012	512,833,358	281,290,038	268,147,269
<b>Total operating Income (A)</b>	<b>9,441,923,897</b>	<b>7,257,715,344</b>	<b>5,158,721,575</b>	<b>3,886,787,973</b>
Salary and allowances	2,549,105,275	2,108,588,422	1,376,542,670	1,126,039,650
Rent, Taxes, Insurance, Electricity, etc.	605,394,784	446,598,859	324,222,350	238,545,816
Legal expenses	15,828,543	8,350,213	7,995,422	4,553,510
Postage, Stamps, Telecommunication, etc.	63,474,226	57,730,728	34,027,664	28,560,336
Stationery, Printings, Advertisements, etc.	213,564,324	239,488,069	131,888,223	89,266,694
Managing Director's salary & fees	10,914,000	10,140,000	5,457,000	6,240,000
Directors' fees	6,988,237	4,770,760	3,833,722	2,872,489
Auditors' fees	575,000	402,500	373,750	201,250
Depreciation and repairs of bank's assets	388,121,338	206,868,908	210,346,871	94,511,909
Other expenses	569,705,881	504,659,693	262,726,255	269,798,112
<b>Total operating Expenses (B)</b>	<b>4,423,671,609</b>	<b>3,587,598,152</b>	<b>2,357,413,927</b>	<b>1,860,589,767</b>
<b>Profit/(loss) before taxation &amp; provisions (C=A-B)</b>	<b>5,018,252,288</b>	<b>3,670,117,192</b>	<b>2,801,307,648</b>	<b>2,026,198,206</b>
Provision for loans and advances	(148,708,325)	20,662,000	(134,864,325)	182,340,000
Provision for off balance sheet exposures	333,085,720	30,799,000	131,340,720	5,686,000
Provision for diminution in value of investments	15,936,068	2,012,500	11,160,945	1,662,509
<b>Total provision (D)</b>	<b>200,313,463</b>	<b>53,473,500</b>	<b>7,637,339</b>	<b>189,688,509</b>
<b>Total profit before taxes (C-D)</b>	<b>4,817,938,825</b>	<b>3,616,643,692</b>	<b>2,793,670,309</b>	<b>1,836,509,697</b>
<b>Provision for taxation for the period</b>				
Current tax	1,750,889,727	1,061,479,917	1,362,925,397	610,382,271
Deferred tax	2,000,000	2,000,000	1,000,000	500,000
<b>Total tax provision</b>	<b>1,752,889,727</b>	<b>1,063,479,917</b>	<b>1,363,925,397</b>	<b>610,882,271</b>
<b>Net profit after taxation</b>	<b>3,065,049,098</b>	<b>2,553,163,775</b>	<b>1,429,744,912</b>	<b>1,225,627,426</b>
<b>Appropriations:</b>				
Statutory reserve	-	636,841,800	-	636,841,800
Interest on perpetual bond	200,000,000	200,000,000	100,000,000	125,000,000
<b>Retained Surplus during the period</b>	<b>2,865,049,098</b>	<b>1,716,321,975</b>	<b>1,329,744,912</b>	<b>463,785,626</b>
Earnings per share (EPS)	3.77	3.14	1.76	1.51

  
**Company Secretary**

  
**Chief Financial Officer (CFO)**

  
**Managing Director**

  
**Director**

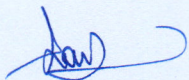
  
**Chairman**

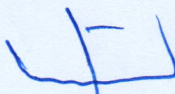


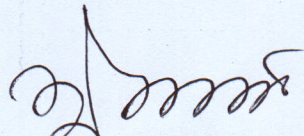
**JAMUNA BANK PLC.**  
**CASH FLOW STATEMENT (Un-audited)**  
For the period from January 01, 2024 to June 30, 2024

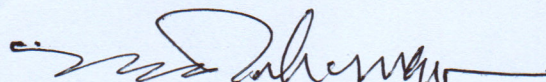
Figures in BDT

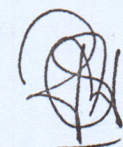
	Jan. to June 2024	Jan. to June 2023
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	11,629,875,990	8,518,603,026
Interest paid	(4,005,108,919)	(2,068,463,741)
Fees and commission received	2,665,487,107	1,688,184,748
Income received from investments	3,947,920,463	3,014,351,044
Payments to employees	(2,560,019,275)	(2,118,728,422)
Payments to suppliers	(958,815,219)	(798,601,458)
Income taxes paid	(1,484,687,864)	(1,085,488,642)
Received from other operating activities	521,103,012	512,833,358
Payments for other operating activities	(569,705,881)	(504,659,693)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>9,186,049,413</b>	<b>7,158,030,221</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	1,608,758,790	8,307,341,089
Other assets	(461,602,637)	(860,585,895)
Deposit from other banks & customers	32,362,968,969	9,476,744,007
Other current liabilities	(1,935,572,277)	(2,466,777,960)
<b>Cash received from operating assets and liabilities</b>	<b>31,574,552,845</b>	<b>14,456,721,241</b>
<b><u>Net cash flows from operating activities</u></b>	<b>40,760,602,259</b>	<b>21,614,751,462</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(26,038,204,061)	(720,841,620)
Purchase of property, plant & equipment	(457,089,491)	(307,025,024)
<b><u>Net cash used in investing activities</u></b>	<b>(26,495,293,552)</b>	<b>(1,027,866,644)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	3,641,413,221	(4,343,472,615)
Dividend paid	(1,422,592,199)	(1,311,144,887)
Subordinated bond	(1,060,000,000)	(1,060,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>1,158,821,022</b>	<b>(6,714,617,503)</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>15,424,129,728</b>	<b>13,872,267,316</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>29,826,371,476</b>	<b>16,764,724,573</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>45,250,501,204</b>	<b>30,636,991,889</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



# JAMUNA BANK PLC.

## Reconciliation statement of cash flows from operating activities

For the period from January 01, 2024 to June 30, 2024

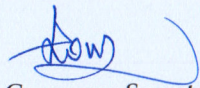
	Figures in BDT	
	Jan. to June 2024	Jan. to June 2023
Profit before provision	5,018,252,288	3,670,117,192
<b>Adjustment for non cash items:</b>		
Depreciation on fixed asset	335,131,233	165,608,579
	<b>5,353,383,521</b>	<b>3,835,725,771</b>
<b>Adjustment with non-operating activities:</b>		
Accounts receivable on loans & advances	1,659,363,084	1,241,075,396
Accounts payable on deposits	3,657,990,672	3,166,717,696
	<b>5,317,353,756</b>	<b>4,407,793,092</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	1,608,758,790	8,307,341,089
Changes in other assets	(461,602,637)	(860,585,895)
Changes in deposit and other accounts	32,362,968,969	9,476,744,007
Changes in other liabilities	(1,935,572,277)	(2,466,777,960)
	<b>31,574,552,845</b>	<b>14,456,721,241</b>
Income Tax Paid	(1,484,687,864)	(1,085,488,642)
<b>Net cash flows from operating activities</b>	<b>40,760,602,259</b>	<b>21,614,751,462</b>

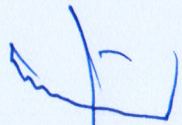


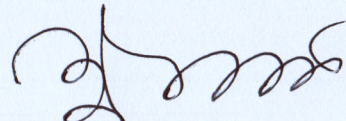
**JAMUNA BANK PLC.**  
**STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
For the period from January 01, 2024 to June 30, 2024

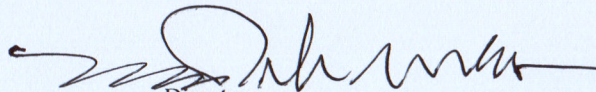
Figures in BDT


Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total
Balance as at January 01, 2024	8,129,098,300	8,129,098,300	149,784,901	1,063,497,554	90,913,921	2,564,774,860	20,127,167,835
Surplus/ deficit on account of revaluation of investments	-		492,472,466	-		-	492,472,466
Dividend (Cash)						(1,422,592,199)	(1,422,592,199)
Net Profit for the period	-	-	-			2,865,049,098	2,865,049,098
<b>Balance as on June 30, 2024</b>	<b>8,129,098,300</b>	<b>8,129,098,300</b>	<b>642,257,366.25</b>	<b>1,063,497,554</b>	<b>90,913,921</b>	<b>4,007,231,759</b>	<b>22,062,097,199</b>
<b>Balance as on June 30, 2023</b>	<b>8,129,098,300</b>	<b>8,129,098,300</b>	<b>-</b>	<b>1,063,497,554</b>	<b>67,290,328</b>	<b>2,979,203,017</b>	<b>20,368,187,499</b>

  
Company Secretary

  
Chief Financial officer (CFO)

  
Managing Director

  
Director

  
Chairman



## Jamuna Bank PLC.

### Selected explanatory notes to the accounts for the period ended June 30, 2024

#### 1.00 Basis of preparation

The financial statements are being presented in condensed form in accordance with the requirements of International Accounting Standards (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities & Exchange Rules 1987. These financial statements are un-audited. The presentation of the financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and reported amounts of revenue and expenses during the period are based on management's best knowledge.

#### 2.00 Presentation of Financial Statements

The financial statements are presented in Bangladeshi Taka since this is the currency in which the total transactions are denominated. Being a listed company Jamuna Bank PLC. prepares its financial statements (annual or interim) complying with the International Financial Reporting Standards (IFRS) as applicable and the company is well conscious of any new reporting standard and its associated impact on the company's financial statements.

#### 3.00 Accounting policies

The accounting policies and method adopted for the preparation of these accounts are the same as those applied in preparation of accounts for the preceding year ended December 31, 2023.

#### 4.00 variances in quarterly key features:

Particulars	January to June, 2024	January to June, 2023	Increase/ (Decrease) in %
Earning per share	3.77	3.14	20%

From the above, it was observed that there was a variance in EPS due to increase in operating profit compare to the previous period as on June 30, 2023.

Particulars	June 30, 2024	June 30, 2023
Net Assets Value (NAV) per share	27.14	25.06

From the above, it was observed that Net Asset value (NAV) slightly increased compare to the same period of last year due to combined impact of increase in revaluation reserve on government securities and retained earnings.

Particulars	January to June, 2024	January to June, 2023
Net Operating Cash Flow per Share (NOCFS)	50.14	26.59

From the above, it was observed that the Net Operating Cash Flow per share for the period ended June 30, 2024 has significantly increased comparing to the corresponding previous period due to more deposit collection rather than disbursement of loan and advances during the period.



## 5.00 Unclaimed dividend

Cash dividend remained unclaimed which were declared for the year:

2021	8,682,606
2022	8,725,558
2023	1,422,592,203
	<b><u>1,440,000,367</u></b>

## 6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 220th meeting held on July 29, 2024 and was subsequently approved by the Board of Directors in its 451st meeting held on July 29, 2024.

7.00 The key features of the financial performance are as follows:

Particulars	30.06.2024		30.06.2023	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	5,018,252,288	5,070,536,488	3,670,117,192	3,709,659,017
- Profit after taxation	3,065,049,098	3,077,083,426	2,553,163,775	2,566,829,356
- Net Asset value (NAV)	22,062,097,199	22,004,476,681	20,368,187,499	20,308,248,782
- NAV per share	27.14	27.07	25.06	24.98
- Earnings per share (EPS)	3.77	3.79	3.14	3.16
- Net Operating Cash Flow per Share (NOCFS)	50.14	50.14	26.59	26.61

## 8.00 General

- Figures in the financial statements have been rounded off to the nearest Taka.
- Wherever considered necessary previous quarter's figures have been rearranged to conform with the current quarter's presentation.